AMENDMENTS TO THE CLAIMS

Please amend the claims as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently Amended) A method of assigning sales leads in a network environment, the sales leads relating to persons interested in effecting a purchase, the method comprising:

obtaining a lead, the lead including lead information relating to a person interested in effecting a purchase;

loading the lead into a lead processing portion;

determining, by the lead processing portion, if the lead is auto-assignable by initiating an auto-assignment process;

in the event the lead is auto-assignable, assigning the lead to a sales agent having a leads credit balance above a minimum value, wherein sales agents having a leads credit balance below a minimum value are removed from being considered as a potential recipient, the leads credit balance is automatically generated by the lead processing portion based on leads that an agent has converted to sales and a number of new leads that the agent has obtained, the converted leads adding to the lead credit balance and the new leads detracting from the lead credit balance; and outputting the lead information over the network environment to a lead distribution portion, so as to be accessible to the sales agent; and

in the event the lead is not auto-assignable, ending the auto-assignment process.

2.   (Currently Amended) The method of claim 1, wherein the determining if the lead is auto-assignable includes determining if the lead is an agent generated lead, the agent generated lead resulting from efforts by the sales agent, wherein the lead is assigned in the event the lead is deemed auto-assignable and ending the auto-assignment process in the event the lead is not deemed auto-assignable.

3.   (Currently Amended) The method of claim 1, wherein the determining if the lead is auto-assignable includes determining if the lead has been transferred from a first region to a second region, the second region being a current region in which the lead is being worked,

wherein the lead is assigned in the event the lead is deemed auto-assignable and ending the auto-assignment process in the event the lead is not deemed auto-assignable.

4.   (Currently Amended) The method of claim 1, wherein the determining if the lead is auto-assignable includes determining if the lead is associated with an appointment set by a lead call center, wherein the lead is assigned in the event the lead is deemed auto-assignable and ending the auto-assignment process in the event the lead is not deemed auto-assignable.

5.   (Currently Amended) The method of claim 1, wherein the determining if the lead is auto-assignable includes the lead processing portion determining if a resurrection date of the lead has been reached, wherein the lead is a lead that has been previously worked by a sales agent, wherein the lead is assigned in the event the lead is deemed auto-assignable and ending the auto-assignment process in the event the lead is not deemed auto-assignable.

6.   (Currently Amended) The method of claim 1, ~~wherein the assigning the lead to a~~ further comprising removing a sales agent ~~includes determining whether~~ from being considered as a potential recipient in the event a leads inventory of the sales agent has reached a maximum value.

7.   (Original) The method of claim 1, wherein the assigning the lead to a sales agent further includes determining the number of leads that a particular agent has received in a current time period.

8.   (Canceled).

9.   (Original) The method of claim 8, wherein an amount that a particular converted lead adds to the lead credit balance is based on a premium associated with the particular converted lead, and wherein the premium associated with the leads varies between different leads.

10. (Original) The method of claim 1, wherein the lead distribution portion is a web based lead system.

11. (Original) The method of claim 1, wherein the assigning the lead to a sales agent includes:

generating an agent score for each agent that is a candidate for assignment of the lead; and

assigning the lead to the agent with the highest agent score, wherein the agent score being based on past performance of a respective agent.

12. (Currently Amended) The method of claim 11, wherein the agent score of a particular agent is based on conversion of leads to sales by the particular agent, the percentage of the agent's business that is generated by that particular agent, and position rank, ~~based on agent scores,~~ of the particular agent.

13. (Currently Amended) The method of claim ~~1~~11, further including, wherein two agents have the same agent score, randomly assigning the lead between such two agents.

14. (Original) The method of claim 1, wherein the network environment includes the Internet.

15. (Original) The method of claim 1, wherein the assigning the lead to a sales agent includes:

generating a pool of candidate agents, which are selected from a collection of possible agents, that are eligible to work the lead based on the lead information; and

selecting a selected agent from the pool of candidate agents, the selected agent designated to work on the lead.

16. (Original) The method of claim 1, wherein the lead information includes information regarding endorsements associated with the lead and the territory to which the lead is associated.

17. (Original) The method of claim 16, wherein the assigning the lead to a sales agent further includes obtaining agent assignment criteria of each agent that is a candidate for assignment of the lead, the agent assignment criteria being compared to the information regarding endorsements associated with the lead and the territory to which the lead is associated.

18. (Original) The method of claim 1, wherein the method further includes determining whether telemarketing possesses a priority over the lead, telemarketing being a call center; and

determining that telemarketing does not possesses a priority over the lead so as subsequently perform the assigning the lead to the sales agent.

19. (Original) The method of claim 18, further including:

determining that telemarketing has priority over a second lead; and

assigning the second lead to a particular telemarketing facility, the assigning determining whether candidate call centers are below a lead cap.

20. (Original) The method of claim 1, wherein the lead processing portion, subsequent to loading the lead, outputs leads for assignment in waves, the waves including at least a first wave of leads that is assigned prior to subsequent waves of leads, wherein the lead processing portion determines in which wave a lead is assigned based on the lead information.

21. (Original) The method of claim 20, wherein the lead processing portion assigns all endorsed A-leads in the first wave and assigns non-endorsed A-leads in subsequent waves.

22.   (Original) The method of claim 20, wherein the lead processing portion assigns B-leads to the subsequent waves.

23.   (Original) The method of claim 22, wherein the lead processing portion assigns B-leads to a plurality of the subsequent waves, the lead processing portion assigning the B-leads to different waves in the plurality of waves based on age of the B-lead.

24.   (Original) The method of claim 20, wherein the assigning the leads to waves includes associating a wave code with each lead to be included in an assignment wave, the wave code indicating which wave the particular lead is to be included.

25.   (Original) The method of claim 20, wherein the lead processing portion assigns A-leads to respective waves based on the age of the A-lead.

26.   (Currently Amended) A computer-implemented system for assigning sales leads in a network environment, the sales leads relating to persons interested in effecting a purchase, the computer-implemented system comprising:

a data entry portion through which a lead is obtained, the lead including lead information relating to a person interested in effecting a purchase; and

a lead processing portion into which the lead is loaded from the data entry portion, the lead processing portion determining if the lead is auto-assignable, ~~and the lead processing portion~~ by initiating an auto-assignment process in the event the lead is auto-assignable, assigning the lead to a sales agent having a leads credit balance above a minimum value, wherein sales agents having a leads credit balance below a minimum value are removed from being considered as a potential recipient, the leads credit balance is automatically generated by the lead processing portion based on leads that an agent has converted to sales and a number of new leads that the agent has obtained, the converted leads adding to the lead credit balance and the new

leads detracting from the lead credit balance; and the lead processing portion outputting the lead

information over the network environment to a lead distribution portion, so as to be accessible to

the sales agent; and in the event the lead is not auto-assignable, ending the auto-assignment

process.

27.   (Currently Amended) The computer-implemented system of claim 26, wherein

the lead processing portion determining if the lead is auto-assignable includes determining if the

lead is an agent generated lead, the agent generated lead resulting from efforts by the sales agent,

wherein the lead is assigned in the event the lead is deemed auto-assignable and ending the auto-

assignment process in the event the lead is not deemed auto-assignable.

28.   (Canceled).

29.   (Currently Amended) A method of assigning sales leads in a network

environment, the sales leads relating to persons interested in effecting a purchase, the method

comprising:

obtaining a lead, the lead including lead information relating to a person interested in

effecting a purchase;

loading the lead into a lead processing portion;

determining, by the lead processing portion, if the lead is auto-assignable by initiating an

auto-assignment process;

in the event the lead is auto-assignable, assigning the lead to a sales agent having a leads

credit balance above a minimum value, wherein sales agents having a leads credit balance below

a minimum value are removed from being considered as a potential recipient, the leads credit

balance is automatically generated by the lead processing portion based on leads that an agent

has converted to sales and a number of new leads that the agent has obtained, the converted leads adding to the lead credit balance and the new leads detracting from the lead credit balance; and

outputting the lead information over the network environment to a lead distribution portion, so as to be accessible to the sales agent; and

in the event the lead is not auto-assignable, ending the auto-assignment process;

wherein the determining if the lead is auto-assignable includes determining if the lead is an agent generated lead, the agent generated lead resulting from efforts by the sales agent, wherein the lead is assigned in the event the lead is deemed auto-assignable and ending the auto-assignment process in the event the lead is not deemed auto-assignable;

wherein the determining if the lead is auto-assignable includes the lead processing portion determining if a resurrection date of the lead has been reached, wherein the lead is a lead that has been previously worked by a sales agent, wherein the lead is assigned in the event the lead is deemed auto-assignable and ending the auto-assignment process in the event the lead is not deemed auto-assignable; and

~~wherein the assigning the lead to a sales agent includes determining whether a leads credit balance associated with the agent is above a minimum value, the leads credit balance being automatically generated by the lead processing portion based on leads that an agent has converted to sales and a number of new leads that the agent has obtained, the converted leads adding to the lead credit balance and the new leads detracting from the lead credit balance.~~

30. (Canceled).

31. (Canceled).